

Information to identify the case:

Debtor 1	Anthony J. Perri	Social Security number or ITIN xxx-xx-6930
	First Name Middle Name Last Name	EIN -----
Debtor 2	Natalie Perri	Social Security number or ITIN xxx-xx-2640
(Spouse, if filing)	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 7 6/28/19
Case number: 19-22595-GLT		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Anthony J. Perri	Natalie Perri
2. All other names used in the last 8 years		aka Natalie Holava
3. Address	110 Highland Avenue Monaca, PA 15061	110 Highland Avenue Monaca, PA 15061
4. Debtor's attorney	Lauren M. Lamb Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: llamb@steidl-steinberg.com
5. Bankruptcy trustee	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/24/19
7. Meeting of creditors	September 13, 2019 at 09:00 AM	Location: Beaver County Court House, Commissioners Public Mtg Rm, 1st Floor, 810 Third Street, Beaver, PA 15009
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/12/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Anthony J. Perri
Natalie Perri
aka Natalie Holava
Debtor(s)**

Bankruptcy Case No.: 19-22595-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: July 24, 2019

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Anthony J. Perri
 Natalie Perri
 Debtors

Case No. 19-22595-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 309A

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db/jdb +Anthony J. Perri, Natalie Perri, 110 Highland Avenue, Monaca, PA 15061-2619
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 15078847 Alene M D'Alesio, DMD, 4401 Penn Avenue, Dental 7th Floor FB, Pittsburgh, PA 15224-1334
 15078848 Armscare Inc., One Nolte Drive, Suite 430, Kittanning, PA 16201-7111
 15078849 +Berkheimer, Earned Income Tax Admisistrator, 121 East Second Street, Berwick, PA 18603-4826
 15078850 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394
 15078851 Children's Community Pediatrics, PO Box 360371, Pittsburgh, PA 15251-6371
 15078852 +Children's Hospital of Pittsburgh, 4401 Penn Avenue, Dental 7th Floor FB, Pittsburgh, PA 15224-1334
 15078853 +Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
 15078855 +Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
 15078860 +Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
 15078862 +Freedom United Fcu, 404 Adams St, Rochester, PA 15074-1911
 15078864 +Heritage Valley Health System, P. O. Box 76618, Cleveland, OH 44101-6500
 15078865 +Katsur Dental & Orthodontics-Monaca, c/o MCA 2027, 600 Technology Park, Suite 101, Lake Mary, FL 32746-7122
 15078868 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
 15078867 +Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
 15078873 MWAA Garbage Service, 160 Hopewell Ave., Aliquippa, PA 15001-3545
 15078872 +Municipal Water Authority of Aliquippa, 160 Hopewell Avenue, Aliquippa, PA 15001-3599
 15078880 +Receivables Management Partners, LLC, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
 15078878 +Receivables Management Partners, LLC, Po Box 23369, Waco, TX 76702-3369
 15078881 +Seterus, 14523 SW Millikan Way #200, Beaverton, OR 97005-2352
 15078882 Tristate Ob Gyn Inc., c/o Penn Credit Corp., 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: llamb@steidl-steinberg.com Jul 25 2019 03:24:48 Lauren M. Lamb,
 Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219
 tr +EDI: BEEBONONI.COM Jul 25 2019 07:03:00 Eric E. Bononi, 20 North Pennsylvania Avenue,
 Greensburg, PA 15601-2337
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:48 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 25 2019 03:25:59
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 25 2019 03:26:44 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Jul 25 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15078858 E-mail/Text: kburkley@bernsteinlaw.com Jul 25 2019 03:26:44 Duquesne Light, Po Box 1930,
 Pittsburgh, PA 15230
 15078857 EDI: DISCOVER.COM Jul 25 2019 07:03:00 Discover Bank, PO Box 15251,
 Wilmington, DE 19886
 15078861 +E-mail/Text: bankruptcy@flexshopper.com Jul 25 2019 03:26:59 Flexshopper,
 2700 North Military Trail, Boca Raton, FL 33431-6394
 15078866 E-mail/Text: ktramble@lendmarkfinancial.com Jul 25 2019 03:24:52
 Lendmark Financial Services, 2118 Usher St., Covington, GA 30014
 15078869 +EDI: RESURGENT.COM Jul 25 2019 07:03:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
 Po Box 10497, Greenville, SC 29603-0497
 15078871 +EDI: MERRICKBANK.COM Jul 25 2019 07:03:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 15078870 +EDI: MERRICKBANK.COM Jul 25 2019 07:03:00 Merrick Bank/CardWorks, Po Box 9201,
 Old Bethpage, NY 11804-9001
 15078875 +E-mail/Text: Bankruptcies@nragroup.com Jul 25 2019 03:26:55 National Recovery Agency,
 Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
 15078874 +E-mail/Text: Bankruptcies@nragroup.com Jul 25 2019 03:26:55 National Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 15078876 EDI: PRA.COM Jul 25 2019 07:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 15078877 EDI: PRA.COM Jul 25 2019 07:03:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 15080377 +EDI: RMSC.COM Jul 25 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: nsha
Form ID: 309A

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jul 24, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15078883 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 25 2019 03:26:28 UPMC,
2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15078884 +E-mail/Text: BKRMailOps@weltman.com Jul 25 2019 03:26:09 Weltman Weinberg & Reis,
436 Seventh Ave. Suite 1400, Pittsburgh, PA 15219-1827
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
15078854* +Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
15078856* +Creditech/Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
15078863* +Freedom United Fcu, 404 Adams St, Rochester, PA 15074-1911
15078879* +Receivables Management Partners, LLC, Po Box 23369, Waco, TX 76702-3369
15078859 ##+Eastern Revenue Inc, Po Box 185, Southeastern, PA 19399-0185
TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmillawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lauren M. Lamb on behalf of Joint Debtor Natalie Perri
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb on behalf of Debtor Anthony J. Perri
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6